

REMARKS

Reconsideration of the present application as amended is respectfully requested. Claims 1, 7, and 10 have been amended. Support for the amendments to independent claims 1, 7, and 10 can be found at at least page 17, line 3 to page 20, line 8 and Figure 14 of the application as originally filed. Claims 1-10 are currently pending.

Claims 1-2, 6, and 10 stand rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 6,453,416 to Epstein ("Epstein") in view of U.S. Patent No. 5,910,989 to Naccache ("Naccache"). Independent claim 1 as amended includes the features of "transmitting a merchant request from a web browser to a merchant server" and "responding to the merchant request with a specific data string and a request for a digital signature to be appended to the data string." Applicant respectfully submits that Epstein in view of Naccache fails to teach or suggest at least these features of independent claim 1. Epstein describes providing a secure proxy signing device to form digital signatures which are supplied over an insecure network. Epstein further describes forming a digital signature of a document using a private key stored within the signing device and data items supplied to the signing device from which a document hash is derived and authenticated within the signing device. Epstein still further describes encrypting the document has with the private key to form the digital signature only if the document hash has been authenticated. Applicant respectfully submits that Epstein fails to teach or suggest responding to a merchant request with a specific data string and a request for a digital signature to be appended to the data string as found in independent claim 1.

Independent claim 1 as amended further recites, among others, the features of "notifying the web browser of the request for the digital signature" and "notifying the web browser the digital signature has been obtained." Although Epstein appears to describe communication with a web browser by sending a blank document and associated applet to the web browser, Applicant respectfully submits that Epstein contains no teaching or suggestion of notifying a web browser of a request for a digital signature as found in independent claim 1. Furthermore, Epstein appears to describe that once a digital signature has been formed, it is sent to a server where verification of the digital signature and an approved document is obtained. Applicant respectfully submits that Epstein contains no teaching or suggestion of notifying a web browser that a digital signature has been obtained as found in independent claim 1.

Naccache describes a method for generating digital signatures for electronic messages, and is directed to enabling smart cards with reduced calculation and storage resources to produce digital signatures with a high degree of security in spite of their reduced resources. Naccache further describes sending a generated digital signature to a verifier device or terminal in which a smart card has been inserted. However, Applicant respectfully submits that Naccache also fails to teach or suggest the aforementioned distinguishing features of independent claim 1. Applicant respectfully submits that independent claim 1 distinguishes over Epstein in view of Naccache and requests that the 35 U.S.C. 103(a) rejection of independent claim 1 be withdrawn.

Claims 2 and 6 are dependent upon and include the feature of independent claim 1. For at least the reasons discussed with respect to independent claim 1, Applicant respectfully submits that claims 2 and 6 distinguish over Epstein in view of Naccache and requests that the 35 U.S.C. 103(a) rejections of claims 2 and 6 be withdrawn.

Independent claim 10 as amended includes the features, among others, of control logic configured to "notify the web browser of a request for a digital signature to be appended to a specific data string from the merchant computer", "request the specific data string be digitally signed by the Mobile electronic transaction device", "receive a digitally signed data string from the Mobile electronic transaction device", and "notify the web browser of the digitally signed data string." For similar reasons as those discussed with respect to independent claim 1, Applicant respectfully submits that independent claim 10 distinguishes over Epstein in view of Naccache and requests that the 35 U.S.C. 103(a) rejection of independent claim 10 be withdrawn.

Claims 3-5 and 7-9 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Epstein and Naccache as applied above and further in view of U.S. Patent No. 6,654,754 to Knauft et al. ("Knauft") and Franks et al., "HTTP Authentication: Basic and Digest Access Authentication", RFC-2617, June 1999 ("Franks"). Claims 3-5 are dependent upon and include the features of independent claim 1. As discussed with respect to independent claim 1, Epstein in view of Naccache fails to teach or suggest the features of independent claim 1. Knauft describes a system of generating index information for electronic documents. Column 14, lines 1-10 of Knauft describe that user authentication can be performed using HTTP Authentication. Franks provides a description of HTTP Authentication for a Basic Access Scheme and a Digital

Access Scheme. Applicant respectfully submits that neither Knaft nor Franks teach or suggest the aforementioned distinguishing features of independent claim 1. Applicant respectfully submits that claims 3-5 distinguish over Epstein and Naccache as applied above and further in view Knaft and Franks and requests that the 35 U.S.C. 103(a) rejection of claims 3-5 be withdrawn.

Independent claim 7 as amended includes the features, among others, of "receiving a request for a digital signature to be appended to a specific data string from the merchant during an electronic transaction", "recognizing a command for the digital signature and the data string to be digitally signed within the request", "notifying a web browser of the request for the digital signature", "appending the digital signature to the data string", and "notifying the web browser the digital signature has been obtained." For similar reasons as those discussed with respect to independent claim 1, Applicant respectfully submits that Epstein and Naccache fail to teach or suggest at least these features of independent claim 7. Further, Applicant respectfully submits that neither Knaft nor Franks teach or suggest these features of independent claim 7. Applicant respectfully submits that independent claim 7 distinguishes over Epstein and Naccache as applied above and further in view Knaft and Franks and requests that the 35 U.S.C. 103(a) rejection of independent claim 7 be withdrawn.

Claims 8-9 are dependent upon and include the features of independent claim 7. For at least the reasons as discussed with respect to independent claim 7, Applicant respectfully submits that claims 8-9 distinguish over Epstein and Naccache as applied above and further in view Knaft and Franks and requests that the 35 U.S.C. 103(a) rejection of claim 8-9 be withdrawn.

In view of the above amendment, Applicant believes the presently-pending application is in condition for allowance and such a notice is respectfully requested.

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Respectfully submitted,

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